UNITED STATES PATENT AND TRADEMARK OFFICE

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09/216,985	12/21/1998	LAURENCE HONARVAR	1330.1010	8897

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UNITED STATES PATENT AND TRADEMARK OFFICE

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BEFORE THE BOARD OF PATENT APPEALS
AND INTERFERENCES

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Ex parte LAURENCE HONARVAR

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Appeal 2010-011762
Application 09/216,985
Technology Center 3600

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Before: HUBERT C. LORIN, JOSEPH A. FISCHETTI, and
MICHAEL W. KIM, *Administrative Patent Judges*.

KIM, *Administrative Patent Judge*.

DECISION ON APPEAL

STATEMENT OF THE CASE

This is an appeal from the final rejection of claims 1-11, 23-37, and

48-50. We have jurisdiction to review the case under 35 U.S.C. §§ 134 and

6 (2002).

The claimed invention is directed to a decision management system to

simultaneously evaluate customer and account data (Spec. 2:3-6). Claim 1,

reproduced below, is further illustrative of the claimed subject matter.

> 1. A computer-implemented decision management process for evaluating a customer of an organization having more than one account, comprising:
>
> loading all customer and account data required for evaluating the customer and each of the accounts into a computer of a decision management system;
>
> evaluating the customer and each of the accounts via an iterative function which uses the loaded customer and account data by a computer of the decision management system, wherein said evaluating determines which strategy of a plurality of strategies will be used to evaluate each account via the iterative function based on a type of the account, and evaluates each account for a same product or service via the iterative function with the same strategy and evaluates accounts for different products or services via the iterative function with different strategies, to thereby produce a respective decision for each of the accounts, the loaded customer and account data being loaded at a time prior to initiating said evaluating and being sufficient to evaluate the customer and each of the accounts by said evaluating without loading additional customer or account data, the customer and each of the accounts thereby being evaluated in a single pass via the iterative function; and
>
> taking an action in accordance with a result of said evaluating.

Claims 1-11, 22-37, and 48-50 stand rejected under 35 U.S.C. §
103(a) as unpatentable over Walker (US 6,088,686, iss. Jul. 11, 2000) in
view of Hoover (US 5,560,005, iss. Sep. 24, 1996).

We REVERSE.

ANALYSIS

Independent Claim 1

We are persuaded the Examiner erred in asserting that a combination
of Walker and Hoover renders obvious independent claim 1[1] (App. Br. 9-11,
14-15). Independent claim 1 recites

> evaluating the customer and each of the accounts via an
> iterative function which uses the loaded customer and account
> data by a computer of the decision management system... the
> loaded customer and account data being loaded at a time prior
> to initiating said evaluating and being sufficient to evaluate the
> customer and each of the accounts by said evaluating without
> loading additional customer or account data[.]

For the iterative function, the Examiner asserts that "'iterative function' is
merely the repetitive process of extracting data (monthly debt payments in
the Walker system) from each account" (Exam'r's Ans. 9, 10, 11).
However, independent claim 1 recites that the iterative function uses "loaded
customer and account data," which would render the Examiner's "iterative"
data extraction unnecessary. And even if the aforementioned portion of
Walker was modified in view of Hoover such that all the data was pre-
loaded (Exam'r's Ans. 8, 13), independent claim 1 further recites that it is

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[1] We choose independent claim 1 as representative of independent claims 1,
23, 26, and 28. *See* 37 C.F.R. § 41.37(c)(1)(vii).

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the customers who are evaluated iteratively, which is unrelated to any iterative data extraction asserted by the Examiner.

DECISION

The decision of the Examiner to reject claims 1-11, 23-37, and 48-50 is REVERSED.

REVERSED

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